



U.S. General Services Administration

# Helpful Hints for Purchase Card Use



# **The GSA SmartPay® 2 Purchase Charge Card**

In accordance with the Federal Acquisition Regulation (FAR) 13.301, the governmentwide commercial purchase charge card is authorized for use in making and/or paying for purchases of supplies, services or construction.

As a holder of the purchase charge card for your agency/organization, you will be able to decide what to purchase, when to buy it, and from whom.

Having this card provides your agency/organization with numerous benefits. With these benefits come certain responsibilities for you. This booklet is intended as a quick reference for "Dos and Don'ts" to using your purchase charge card. It also provides helpful information about your card.

# Cardholder Responsibilities: DOs

You are the government's agent for each purchase made with the purchase charge card. You are responsible and accountable for each transaction. In addition to the responsibilities listed here, you must comply with all applicable regulations and procedures of your agency/organization.

- DO** keep your card in a safe and secure place.
- DO** maintain a log of all your purchases.
- DO** keep your receipts for all purchases.
- DO** use the card only to make informed buys of approved goods and services.
- DO** ensure availability of funds before purchase
- DO** observe all dollar limits on purchases.
- DO** seek state tax exemption.
- DO** reconcile all transactions.

- DO** use the card ethically.
- DO** resolve disputes in a timely manner.
- DO** leverage buying options to save your agency money.
- DO** return your card to the purchase charge card Agency/Organization Program Coordinator (A/OPC) if you leave your agency/organization or retire.
- DO** immediately report your lost or stolen card to your A/OPC and the card-issuing bank.
- DO** destroy any lost or stolen cards that are recovered.
- DO** purchase supplies and services from mandatory sources such as AbilityOne/ JWOD (see FAR 8.7).
- DO** be aware of identity theft schemes attempting to gain access to financial information.
- DO** be aware that misuse of the purchase charge card could result in disciplinary actions by your agency.

# Cardholder Responsibilities: DON'Ts

**DON'T** use the purchase charge card to purchase:

- Long-term rental or lease of land or buildings;
- Travel or travel-related expenses (except it may be used for meeting spaces, and local transportation services, e.g., Metro fare cards, subway tokens, etc.);
- Cash advances, unless permitted by agency/organization selected value-added option;
- Personal items; or
- Items that exceed the government's actual need (e.g., designer items when less expensive items are available).

**DON'T** allow others to use your card. It is assigned to you and is your responsibility.

**DON'T** split purchases in order to stay below your authorized spend limit. If you do so, your card privileges may be suspended and you could face further disciplinary action.

If you are uncertain as to whether a purchase is appropriate, ask your Approving Official (AO) or purchase charge card A/OPC. Your agency/organization may have additional restrictions for the use of the card, which you should follow.

## **Reconciling Your Purchase Charge Card Statement**

You must review and reconcile your monthly billing statement within the timeframes required by your agency/organization (usually three to five days). This is one of your primary jobs as a cardholder. Reconciling your statement includes certifying receipts, annotating accounting codes, identifying disputed items and completing any other documentation required by your agency/organization before forwarding your statement to your Approving Official (AO) or the appropriate payment/finance office.

If you dispute a transaction, be sure to contact the merchant and/or card-issuing bank promptly to ensure the dispute is recorded within the time-frame prescribed by the bank.

Remember, the government is liable for **all** undisputed charges made by an authorized cardholder. Use your card wisely!



## **Reporting a Lost or Stolen Card**

***Immediately*** report your lost or stolen purchase charge card to your A/OPC and the card-issuing bank. The liability for a lost or stolen card shall not exceed the lesser of \$50 or the amount of money, property, labor or services obtained before notification to the bank. The bank will mail a new card to you within one business day from the time the theft or loss was reported. The bank assigns a new number to the replacement card.

# **Resources**

## **Online Training**

Visit our website at [www.gsa.gov/gsmartpay](http://www.gsa.gov/gsmartpay) for online GSA SmartPay<sup>®</sup> 2 purchase cardholder training, *Blueprint for Success*, to receive detailed training on the use of the card.

Once you complete the training module, take the online quiz. A passing score on the quiz will enable you to print out a Certificate of Training Completion.

# **Resources**

## **Bank Contacts**

To receive information about your card-issuing bank, visit the bank on-line or call its customer service number:

### **Citibank:**

[www.citimanager.com](http://www.citimanager.com)

(800) 790-7206 (within the United States)

(904) 954-7850 (outside the United States)

### **JPMorgan Chase Bank:**

[www.jpmorganchase.com/smartpay](http://www.jpmorganchase.com/smartpay)

(888) 297-0781 (within the United States)

(847) 488-4441 (outside the United States)

# **Resources**

## **Bank Contacts**

### **U.S. Bank:**

[www.usbank.com/gov](http://www.usbank.com/gov)

(888) 994-6722 (within the  
United States)

(701) 461-2232 (outside the  
United States)

For additional information on the GSA  
SmartPay<sup>®</sup> 2 charge card program,  
visit [www.gsa.gov/gsmartpay](http://www.gsa.gov/gsmartpay).

## **Contact Your Program Coordinator**

Write the name, phone number, and  
e-mail address of your  
Agency/Organization Program  
Coordinator (A/OPC) here:

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## Contact Your Approving Official

Write the name, phone number, and e-mail address of your Approving Official (AO) here:

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Contact your A/OPC and/or AO if you have any questions regarding your purchase charge card.

## How to reach us

For additional information,  
visit our Web site:

*[www.gsa.gov/gsasmartpay](http://www.gsa.gov/gsasmartpay)*